

Rain tonight.  
Clear tomorrow.

# The Washington Times

LAST EDITION

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PRICE ONE CENT.

## SURPLUS NOT TOY FOR LIFE BOARDS, ACTUARY AVERS

McClintock, of Mutual  
Life, Again on the  
Stand.

## DESCRIBES HIS DUTIES

Tells Committee in Detail  
What He Is Supposed  
to Do.

NEW YORK, Oct. 25.—Emory McClintock, actuary of the Mutual Life, was again a witness today before the Legislative Insurance Investigating Committee.

The witness' attention was called to that portion of the Frick committee report on the Equitable Society which inveighed against the deferred dividend plan of insurance. McClintock took up the greater part of an hour with an exhaustive explanation of the deferred dividend system, and his opinion of it.

### Confusing Term.

He said that the word "surplus" brought confusion to the public mind which he believed that it was something to play with. This is not so, he said. Surplus is, he explained, a reservation from the interest on premiums. No company reserves a dollar too much.

McClintock said he thought that the companies would still continue to earn 4 per cent on the surplus, though interest rates were low.

### Interest Good.

McClintock declared that the Mutual considered there was no liability on a deferred dividend until the day of apportionment.

McClintock described in detail the work of the actuary office.

### How Dividends Work.

McClintock said that dividends on the various forms of policies were calculated differently. The dividends were computed at each dividend period.

### Deferred Dividend Policies.

Deferred dividend policies received a higher dividend than the annual dividend policies because of the greater risk. Under the deferred dividend plan, in case of death, no dividend is paid, and the deferred dividends were reinvested.

### Metropolitan Company

#### Hid Loans to Big Men

NEW YORK, Oct. 25.—John R. Hegeman, president of the Metropolitan Life Insurance Company, was the principal witness before the Armstrong investigating committee yesterday. Other witnesses connected with the Mutual Life were examined. It was shown:

### McClintock's Views.

Second—That the chief actuary of the Mutual Life, Emory McClintock, believes that many of the laws governing life insurance should be done away with and that publicity alone should be employed to safeguard the affairs of the companies.

### Helped McCall.

Fourth—That for a number of years President Hegeman has made it a practice to "sell" all of the loans made to individuals on December 31 of each year, and to buy them back on January 2 of the new year. This practice made it possible for the company in its annual reports to the State Insurance department to make no mention whatever of these loans. The borrowers, who were thereby concealed, included President Hegeman himself, John A. McCall, president of the New York Life, and Silas B. Dyer, director and member of the finance committee of the Metropolitan Life.

### WEATHER REPORT.

The southwestern storm has reached western Tennessee with much improved development and a northwesterly tendency. The rain from this storm has continued in the Southwest and the Ohio and lower Mississippi valleys, and extended through the Gulf and middle Atlantic States and lower lake region. There were also showers in New England and the north Pacific States.

### TEMPERATURE.

The southwestern storm will continue its northwesterly movement, causing rain tonight in the East and South and on Thursday in the Atlantic States, with brisk to high winds. It will be colder in the east Gulf States.

### THE SUN.

Sun rises today.....5:09  
Sun sets tomorrow.....6:20

### TIDE TABLE.

Low tide today.....11:37 p. m.  
High tide today.....5:00 p. m.  
Low tide tomorrow.....12:19 a. m.  
High tide tomorrow.....5:59 a. m., 6:24 p. m.

### Beautiful Presents Free

When Want Advertisers.

E. F. HAMM



CANDIDATE FOR PUBLIC PRINTER.  
Chicago Man Who Believes He Has a  
Good Chance.

## MAY NAME HAMM PUBLIC PRINTER

Chicagoan Strongly In-  
dorsed to President.

## CONTEST NARROWS DOWN

Choice, it Is Said, Lies Between  
Eastern Man and Western  
Man.

Among the names now under consideration by the President for appointment to the office of Public Printer is that of E. F. Hamm, of Chicago. Mr. Hamm has strong indorsements and it is possible that he will be the lucky man.

### The President is weighing the matter

very carefully. His choice, it is understood, is narrowed down to a man from the East, and a man from the West.

### Mr. Hamm for the past three years

has been secretary of the Chicago Typothetae and of the Master Printers' Association, and in point of ability and practical experience is probably the best candidate Chicago can furnish for the President's choice.

### OHIO METHODISTS

#### AROUSED BY TAFT

#### Raking of Cox Inspired

#### Them in Fight on Herrick.

#### Taft Inspired Church

"There is a quarter of a million Methodist voters in the State of Ohio and they are all opposed to the sale of rum."

"To them the speech of Secretary Taft, calling for the defeat of Coxism, and, by implication, the rebuke of Foraker, came with inspiring strength. These good Methodists will be heard from when the election time rolls round."

—Bishop Willard F. Mallahan, of Auburn, Mass.

"I hope the speech of Secretary Taft is the first gun in this campaign for the Republican nomination for the Presidency," said Bishop Willard F. Mallahan, of Auburn, Mass., who is in Washington to attend the sessions of the board of bishops of the Methodist Episcopal Church.

### Fighting Cox.

"Personally, I feel with him there is good hope of rescuing the State from Coxism, and I am convinced the Methodists of the State will give every assistance possible in effecting this desirable end. They will hope that the Foraker influence will disappear with the Cox power, and that it will then be possible for a new Republican party, with cleaner leaders and better morals, to be formed."

### "I want to see Herrick defeated, and I hope he will be. The election of Patterson would imply simply a rebuke to the Republican machine and not that the voters had abandoned Republican doctrine. The contrary would be the case."

### Shot at Herrick.

"It will not help the Republicans to elect a man who is in league with the rum sellers."

### INDICTED DIRECTOR DIES.

CHESTER, Pa., Oct. 25.—Joseph McAlister, one of the Delaware county poor directors, who was indicted by the last grand jury with Frank E. Sharpless and Newton P. West, died seventy years old. He had been too ill to appear for trial.

### Times Want Ads Bring Results.

## REVOLUTION TRIES TO MAKE ITS FEET AGAIN IN RUSSIA

Authorities Are Battling  
Hard in Three  
Places.

## STRIKE BRINGS HUNGER

Idleness of Railroads Leaves  
Many Cities Without  
Food.

ST. PETERSBURG, Oct. 25.—Advices today from Riga say that the whole city is in a state of panic as a result of the rioting which has been in progress there since yesterday. Many shops have been looted by the strikers.

It is reported today in St. Petersburg that the authorities at Riga are powerless to preserve order, owing to the great number of those engaged in the outbreaks.

### Fight Near Kazan.

A report spread in the city at noon today that a conflict between strikers and troops has taken place between Kazan and Brsk-Litovsk, and that many persons had been injured.

Many placards made their appearance in St. Petersburg this morning calling on the people to rise in a revolution against the government. The police arrested eight men who were engaged in posting the placards.

Representatives of the thousands of railway employees now on strike throughout Russia held a meeting today in this city and adopted a resolution to prepare at once an appeal to the czar to grant the demands of the people for full political rights. These are the demands that caused the strike.

There was no police interference with the meeting. It was attended by over 400 delegates from the striking employees of St. Petersburg, Moscow, Kazan, Nijni, Novgorod, and many other localities.

At noon one of the leading men in the conference said the written appeal to the czar was nearly completed, and would be presented to the czar either tonight or tomorrow morning.

### Threat to Czar.

A labor leader declared it had been decided by those in the conference that should the czar reject the demands made in the appeal, the conference would be reassembled and a resolution adopted calling on all working men in Russia to cease labor until the demands had been partly or wholly granted.

Dispatches from the strike centers show a most critical condition of affairs, particularly at Moscow, where the striking railway employees early today gathered in force and made a demonstration that for a time looked as if it would end in a riot.

The strikers gathered on one of the residence streets and then marched to the railroad station, where they made requests of the employees still at work to leave their posts. These employees, who are engaged in the telegraph and mail service departments, refused to quit work. The strikers threatened them with violence should they be found at their posts tomorrow.

### Troops Line Tracks.

The line between Moscow and St. Petersburg is still open, and is heavily guarded its entire length with troops.

It is reported today that several attempts were made last night to remove the rails near the town of Volk, a small station on the line. The attempts to remove the rails, however, were frustrated by the soldiers, who fired repeatedly at the persons engaged in the drawing of the spikes from the rails.

It is estimated that over 200,000 railway employees are on strike throughout the empire. Largely attended meetings of the employees are being held. Outbreaks against the authorities are expected in St. Petersburg and Moscow.

The governor at Lodz today sent in a request to the governor general that martial law be declared at Lodz, as there were over 70,000 strikers there and they had assumed a threatening attitude, several shops being looted, and the proprietors roughly dealt with.

The price of meat today in St. Petersburg was advanced nearly double over that of a week ago. There were hardly any meat supplies received yesterday in this city. If the railway strike should continue for several days longer, the meat shops will all be closed.

### BAR ASSOCIATION

#### TO HONOR ITS DEAD

#### Memorial Services for Judge Wylie, A.

#### B. Duvall, and W. J. Miller

#### Friday.

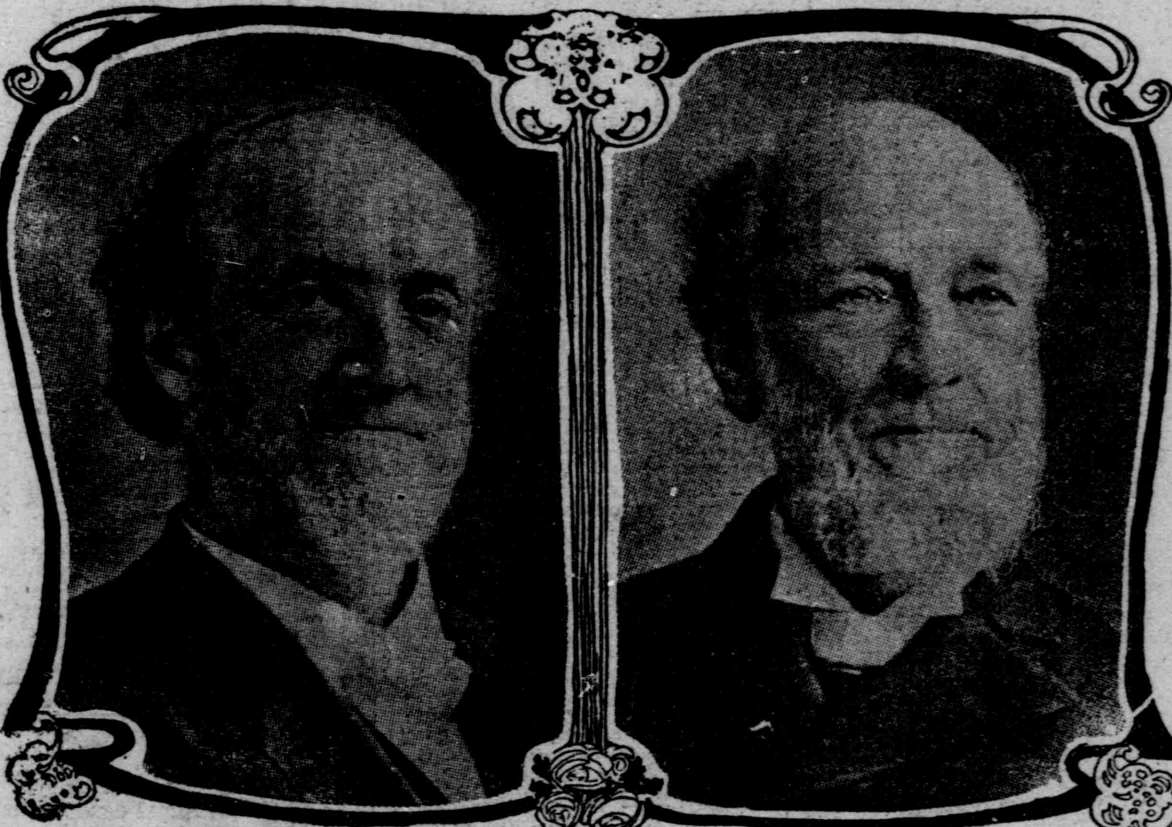
A memorial meeting of the members of the District bar will be held Friday afternoon at 3 o'clock, under the auspices of the Washington Bar Association, to pay tribute to the memory of Justice Andrew Wylie, formerly a member of the District Supreme Court bench; Andrew Browne Duvall, late Corporation Counsel of the District; and William John Miller, who at the time of his death, recently, was the oldest practitioner before the local courts.

Committees have already been appointed by Hugh T. Taggart, president of the bar association, to draft resolutions expressing the regret of the members of the bar at the loss in the death of these men. The committee will report to the meeting Friday.

### 100 Feet of Good Lumber for \$1.75.

Libbey & Co., 6th st. and N. Y. ave.—Adv.

## TWO LEADING METHODIST ECCLESIASTS IN SESSION HERE



BISHOP CHARLES H. FOWLER.

BISHOP JOHN H. VINCENT.

## TAMMANY HOSTS BADLY FRIGHTENED

Jerome and Hearst Are  
Worrying the Braves.

## GOTHAM CAMPAIGN WARM

Battle for Ballots Unique in Fact That  
Radicals Are Securing Large  
Support.

NEW YORK, Oct. 25.—Two tremendous campaigns, utterly unlike, one appealing to the most radical public opinion and the other to the most conservative, are going on in New York city side by side. One is the campaign for Hearst, the other the magnificent fight that decency is making for Jerome.

Between these two extremes are the regular Republican and Democratic organization fights.

### Jerome and Hearst.

Jerome and Hearst are the two centers of popular interest. It would be hard to tell which is arousing the greater enthusiasm. Many of the people who support Jerome also support Hearst; but in leadership, motive, and aspirations, the two movements are as different as night and day.

The wonderful force of radical opinion in New York, which constantly gets the chance to display itself on the surface of affairs, but which ordinarily so thoroughly suppresses itself by the great political organizations that its existence is scarcely dreamed of, is being demonstrated in the Hearst movement as never before. Henry George, as the candidate of single taxers and amalgamated radicalism, proved the same thing ten years ago, but his run was nothing as compared to that Hearst is making today.

The truth is that Jerome and George, and even Bryan, have proved in different campaigns that there is just as much of radicalism, socialism, populism, or anarchy in staid old New York as there is in Kansas, or Paterson, or any other place in the United States.

Most of the time it is "suppressed," because political organizations are more powerful and effective here than elsewhere, but when it does break out it burns like Greek fire.

### Jerome's Campaign.

How remarkable a campaign is being put up for Jerome may be imagined from the fact that with no party supporting him he has made such a show of getting that betting is at even money as between him and Osborne, the Tammany candidate. The campaign fund of \$1,500,000, which Tammany is reported to be raising to stem the Hearst fight, is not half so remarkable as the splendid total of free-will offerings that are coming to the Jerome managers from all kinds of people, of all parties, and in almost all parts of the country.

For example, Joseph H. Choate sent his check and letter to the Sun, advising Republicans not to waste their votes on the Republican nominee, but to vote direct for Jerome. And 2,000 women gathered in a meeting of the Women's Republican Club cheered Jerome to the echo.

James W. Osborne, the Tammany candidate against Jerome, has demonstrated that in the matter of talent for saying the wrong thing he leads the list of aspirants in this strenuous campaign. His declaration that if Jerome had not got graft money while he was district attorney he was a fool, has done himself and the Tammany cause tremendous damage. Every newspaper in town is supporting Jerome, and they are ringing the changes on this declaration of gang morality.

### Tammany Badly Worried.

That Tammany is badly worried by the developments of the Hearst campaign is not denied. On the broad street curb, even money has been bet that Hearst will poll 150,000. No betting has been done on the "opposition of Hearst's election except at very long odds. Tammany continues to pour out money to back McClellan at 4 to 1, against the field, but Tammany always does this, and the betting odds, which get mixed generally, do little to do with reflecting the political situation.

### Garrison Influential.

Constable Thomas H. Garrison, who acted independently in finding out the cause of the woman's death, was the principal witness for the State. He testified that he visited the Hancock place Saturday, October 14, and found evidence that clearly established that the Smallwood woman died on the premises. On this evidence, Hancock was arrested the same evening.

Other witnesses for the State were Mrs. Alice Williams, aunt of the dead woman; J. B. Williams, Jane Williams, colored; Dr. Guy W. Lattimer, who performed the autopsy, and Detectives Thomas Burns and Mark Hagan.

The defense had but one witness, Hays Williams, who, they claimed, drove a buggy containing a doctor to the Hancock home Tuesday evening, October 10. On the stand this man testified that he knew nothing about the case, and that he did not drive a buggy to the place in the period alleged. His testimony revealed nothing.

Immediately after he left the stand the case was given to the jury. Coroner Carr and State's Attorney Magruder left the room. The coroner instructed Foreman Hickey to prepare a verdict by the time of Carr's return, in one hour.

### Balloting.

The first vote taken, it is said, stood nine to three to hold Hancock. Mrs. Mackall, and the colored man, Braxton. The next ballot was ten to two to hold only Hancock and his sister. The third and last ballot was unanimous to hold both Hancock and Mrs. Mackall.

While the jury was deliberating some excited arguments arose. At one time they became so loud as to be heard by newspaper men outside. One juror exclaimed that he would never vote to exonerate either Hancock or the woman. Joshua Braxton, the colored hostler at the Hancock place, who was arrested last Thursday, was not put on the stand. He will be released on bail to the hold as a State witness when the case comes up before the grand jury.

The verdict of the jury created surprise at Hyattsville. The people had become convinced that the case would be whitewashed, on account of the good name borne by the Hancock family for generations. They did not look for Mrs. Mackall's connection with the case.

The people are now satisfied that the mystery will eventually be cleared up.

### Mrs. Mackall Free.

Mrs. Mackall will not be arrested. She will accompany Attorney Rogers to Marlboro on Friday, and go through the formality of giving bail. The State, it is understood, will ask for \$5,000 for Mrs. Mackall. Hancock may be released on bail also. What amount he will be required to give is not settled.

The Hancock home is practically deserted today. The family moved into town yesterday. Those around the place today were a few workmen, who were closing up for the winter. The place is offered for sale, and it is freely said that the family will never occupy it again.

### Defense Fought Little

#### At Coroner's Inquest

Winfield Scott Hancock and his sister, Mrs. Amanda Mackall, are held by the Maryland authorities to answer a charge of being accessories to the death of Emma Smallwood, who is officially believed to have died at the Hancock home, at Hyattsville, Thursday, October 12.

The coroner's jury concluded its investigation into the Smallwood murder mystery late yesterday afternoon. After three hours' deliberation a verdict charging Young Hancock and his sister, Mrs. Mackall, with being accessories to the fact was returned. The jury held that Miss Smallwood came to her death from the effects of a criminal operation on the Hancock premises some time between 9 o'clock Monday morning, October 9, and 8 o'clock on the afternoon of Thursday, October 12.

The Hancock family contended that the woman was absent from their home during this period. Evidence was presented to show that the woman had not been absent in that time, and that her death occurred at that place.

### KILLS HIS BROTHER.

BURLINGTON, Vt., Oct. 25.—Injuries inflicted by a blow from the fist of his five-year-old brother, Fred, caused the death today of George, the seven-year-old son of George Bergeron. The two boys were playing together when the child struck George just below the heart.

## Smallwood Verdict Surprised All Hands

Defense Nonplussed at Holding of Mrs.  
Mackall—People Had Confidently Looked  
for Whitewash—House for Sale.

HYATTSVILLE, Md., Oct. 25.—The verdict of Coroner Carr's jury, holding W. S. Hancock and his sister, Mrs. Amanda Mackall, to the death of Emma Smallwood, in the Hancock home, was an unexpected outcome to everybody, but especially the defense.

Attorneys Wells and Rogers, for the defendants, were much surprised at the verdict, especially at the connection of Mrs. Mackall with the woman's death. All day yesterday they expressed confidence that the jury would exonerate their clients.

Hancock Expected It.

Hancock, when notified of the verdict, said he expected it. Mrs. Mackall, however, was greatly surprised. It was evident that she had hopes of not being connected with the affair. Colonel and Mrs. Hancock were noncommittal, though to friends they said that the jury was partial.

Attorney Rogers, of counsel for the defense, said this morning that as yet he and Mr. Wells had not formulated any plans. They may ask for a reconvening of the October grand jury and have the trial come up next month. If, however, Hancock is admitted to bail, the case may wait until next April. Their decision will be made in a few days.

People Pleased.

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## BISHOPS TO PROBE CHARGE OF HERESY AGAINST MITCHELL

Orthodoxy of Boston  
University Theologian  
Is Impeached.

## BUSY WEEK FOR BOARD

Sessions Were Begun at  
Foundry Church by Meth-  
odists Today.

The board of bishops of the Methodist Episcopal Church convened at Foundry Church at 2 o'clock this afternoon. The session will not proceed far before it is confronted with the necessity of passing judgment upon the alleged heresies of Prof. H. G. Mitchell, of Boston University, whose orthodoxy has been impeached.

The trial for heresy promises to be the most striking and interesting feature of the sessions. The charges against Prof. Mitchell were made by a church in California, and they will be pushed before the board of bishops. Prof. Mitchell occupies the chair of Hebrew in the theological school of Boston University, and is an educator and churchman of high rank.

Backed by Faculty.

It is alleged his very distinction and the position he occupies make him the more dangerous to the students who hear his lectures.

The faculty of the university, however, is behind him and a committee representing the board of trustees is here in Washington to defend his actions. The committee is headed by Dr. William Fairchild Warren, formerly president of Boston University, and now dean of the law school, and includes Dr. William E. Huntington, the present president of the university, and Dr. William A. Ferrine, pastor of a leading Boston church.

Just when the investigation of the charges against Dr. Mitchell will be made will have to be determined by the board.

Chairman of the board, Dr. H. G. Mitchell, will be defended and a reception to the bishops at Foundry Church, on Friday evening. These are the only public events of the week, all other meetings being secret.

L. L. LEWIS GIVES  
ELLYSON THE LIE

## The Republican Candidate

#### Angered by Dodgers.

RICHMOND, Va., Oct. 25.—Virginia politics are bitter.

In a meeting of Republicans last night in Sanger Hall, Judge L. L. Lewis, Republican candidate for governor, severely scored Democratic State Chairman Taylor Ellyson for his share in sending through the State "dodgers" relating to the charge that Judge Lewis had at one time declared himself in favor of miscegenation.

Ordered "Dodgers" Stopped.

Yesterday, it seems, there was some correspondence between Lewis and Ellyson, referring to the circulation of the pamphlets. In reply to a question by Judge Lewis, Mr. Ellyson said he had directed the sending out of a local paper's account of Representative Jones' speech, making the charge, but, upon Mr. Jones' modification of the report, he had ordered that the circulation of the "dodgers" be stopped.

In referring to the matter last night, Judge Lewis said the charge that he had favored miscegenation was "an infernal lie." After referring to his audience the opening paragraphs of Mr. Ellyson's letter referring to the pamphlets, Judge Lewis exclaimed hotly:

"Let Him Sue for Slander."

"When Taylor Ellyson wrote that paragraph or dictated it, God knows I hope he thought he was telling the truth, though I do not believe he did, for it is not the truth, and if he wants to try conclusions with me on that point, let him sue me for slander and bring me before a jury of my fellow-citizens and one of the fair, able upright judges who adorn our city courts and I'll show him whether or not I can prove that what he says in that paragraph is not the truth."

Judge Lewis spoke with much feeling, and his utterance created a sensation among his hearers. In replying to Judge Lewis' letter, Mr. Ellyson takes some sharp cracks at the manner in which the Republicans are conducting their campaign in the State.

ASHORE ON DIAMOND HEAD.

HONOLULU, Oct. 25.—The French steel ship Ernest Reyer, which arrived last night from Australia with a cargo of coal, went ashore on Diamond Head.

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